

**CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

**CASE NO. 15-00177**

Debtor Roy B. Powell SS# xxx-xx-4072 Median Income  Above  Below  
Joint Debtor Erma J. Powell SS# xxx-xx-8192  
Address 15338 Hwy 17 South Lexington, MS 39095-0000

**THIS PLAN DOES NOT ALLOW CLAIMS.** Creditors must file a proof of claim to be paid under any plan that may be confirmed. **The treatment of ALL secured / priority debts must be provided for in this plan.**

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 666.50 per (**monthly** / semi-monthly / weekly / bi-weekly ) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

**Debtor shall pay direct.**

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- (B) Joint Debtor shall pay \$    per (**monthly** / semi-monthly / weekly / bi-weekly ) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

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**PRIORITY CREDITORS.**

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

|                               |                |               |        |
|-------------------------------|----------------|---------------|--------|
| Internal Revenue Service:     | \$ <u>0.00</u> | @ <u>0.00</u> | /month |
| Mississippi Dept. of Revenue: | \$ <u>0.00</u> | @ <u>0.00</u> | /month |
| Other/                        | \$ <u>0.00</u> | @ <u>0.00</u> | /month |

**DOMESTIC SUPPORT OBLIGATION DUE TO:**

**-NONE-**

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid    direct,    through payroll deduction, or    through the plan.

**-NONE-**

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning .

To be paid    Direct    through payroll deduction    through the plan.

**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: -NONE- BEGINNING    @\$    PLAN DIRECT  
MTG ARREARS TO: -NONE- THROUGH    \$    @\$    /MO\*  
(\*Including interest at %)

**MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:**

Creditor:    Approx. amt. due:    Int. Rate:  
Property Address:    Are related taxes and/or insurance escrowed  Yes  No

**NON-MORTGAGE SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such

Debtor's Initials RP Joint Debtor's Initials EP

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creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

| CREDITOR'S NAME        | COLLATERAL                      | 910* CLM | APPROX. AMT. OWED | VALUE     | INT. RATE | PAY VALUE OR AMT. OWED |
|------------------------|---------------------------------|----------|-------------------|-----------|-----------|------------------------|
|                        |                                 | X        | 2,965.00          | 1,000.00  | 5.00%     | Pay Amt Owed           |
| Acceptance Now         | Refrigerator                    | X        | 2,965.00          | 1,000.00  | 5.00%     | Pay Amt Owed           |
| Ally Financial         | 2010 Chevy Malibu               | X        | 8,608.00          | 8,100.00  | 5.00%     | Pay Amt Owed           |
| Santander Consumer USA | 2010 Chevrolet Impala           | X        | 9,134.71          | 11,125.00 | 5.00%     | Pay Amt Owed           |
| Green Tree Servicing   | 1999 Cavalier Manufactured Home |          | 18,269.00         | 10,650.00 | 5.00%     | Pay Value              |
|                        |                                 |          |                   |           |           |                        |
|                        |                                 |          |                   |           |           |                        |

\*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

**SPECIAL CLAIMANTS** including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

| CREDITOR'S NAME          | COLLATERAL                          | APPROX. AMT. OWED | PROPOSED TREATMENT        |
|--------------------------|-------------------------------------|-------------------|---------------------------|
| Bank Plus                | Cosigned Debt/2006 Cadillac Seville | 8,436.00          | Abandon to co-debtor      |
| Preferred Credit Inc     | Shampooer                           | 2,155.00          | Abandon                   |
| Santander Consumer USA   | 2011 Dodge Tr Ram 3500              | 36,097.73         | To be paid by Third Party |
| United Consumer Fin Serv | Vacuum Cleaner                      | 1,360.76          | Abandon                   |

**STUDENT LOANS** which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

|                 |                   |                      |                    |
|-----------------|-------------------|----------------------|--------------------|
| CREDITOR'S NAME | APPROX. AMT. OWED | CONTRACTUAL MO. PMT. | PROPOSED TREATMENT |
| -NONE-          |                   |                      |                    |

**SPECIAL PROVISIONS** for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

**GENERAL UNSECURED DEBTS** totaling approximately \$ 41,835.64. Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 3 % (percent) MINIMUM, or a total distribution of \$       , with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

|                                     |                 |
|-------------------------------------|-----------------|
| Total Attorney Fees Charged \$      | <u>3,200.00</u> |
| Attorney Fees Previously Paid \$    | <u>200.00</u>   |
| Attorney fees to be paid in plan \$ | <u>3,000.00</u> |

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)  
**Jim Arnold 1625**

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DATE: February 4, 2015

DEBTOR'S SIGNATURE

/s/Roy B. Powell

JOINT DEBTOR'S SIGNATURE

/s/ Erma J. Powell

ATTORNEY'S SIGNATURE

/s/Jim Arnold